

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Frances R. Adams
Debtor

Case No. 17-03046-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Sep 26, 2022

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2022:

Recip ID	Recipient Name and Address
db	+ Frances R. Adams, 4211 Catalina Lane Apt A, Harrisburg, PA 17109-4306
cr	+ Select Portfolio Servicing, Inc., c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
4948792	+ First Premier, 601 South Minneapolis Avenue, Sioux Falls, SD 57104
4948787	+ PA Department of Revenue, Bureau of Individual Taxes, Dept 280431, Harrisburg, PA 17128-0431
4948797	+ Pinnacle Health Hospitals, c/o Bureau of Account Management, PO Box 8875, Camp Hill, PA 17001-8875
4948799	+ Susquehanna Township Authority, 1900 Linglestown Road, Harrisburg, PA 17110-3301

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4948788	+ Email/Text: bankruptcy@rentacenter.com	Sep 26 2022 18:35:00	Acceptance Now, Attn: Bankruptcy, 5501 Headquarters Drive, Plano, TX 75024-5837
4948789	+ Email/Text: bankruptcypdt@mcmcg.com	Sep 26 2022 18:34:00	Comenity Capital Bank, c/o Midland Funding, PO Box 939069, San Diego, CA 92193-9069
4948790	+ Email/Text: ebnnotifications@creditacceptance.com	Sep 26 2022 18:34:00	Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
4948793	+ EDI: PRA.COM	Sep 26 2022 22:43:00	HSBC Bank Nevada, N.A., c/o Portfolio Recovery, PO Box 41067, Norfolk, VA 23541-1067
4948786	EDI: IRS.COM	Sep 26 2022 22:43:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
4982064	EDI: JEFFERSONCAP.COM	Sep 26 2022 22:43:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
4948791	EDI: JEFFERSONCAP.COM	Sep 26 2022 22:43:00	Fingerhut Direct Marketing, c/o Jefferson Capital Systems, LLC, 16 Mcleland Road, Saint Cloud, MN 56303
4990176	+ Email/Text: bankruptcypdt@mcmcg.com	Sep 26 2022 18:34:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
4948794	+ EDI: CBS7AVE	Sep 26 2022 22:43:00	Midnight Velvet, Swiss Colony/Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364
4977932	EDI: AGFINANCE.COM	Sep 26 2022 22:43:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
4948796	+ EDI: AGFINANCE.COM	Sep 26 2022 22:43:00	OneMain, Attn: Bankruptcy, 601 NW 2nd St, Evansville, IN 47708-1013
4948795	+ EDI: AGFINANCE.COM	Sep 26 2022 22:43:00	OneMain, Attn: Bankruptcy, 601 NW Second St, Evansville, IN 47708-1013
4977002	EDI: PRA.COM	Sep 26 2022 22:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4949863	+ EDI: RECOVERYCORP.COM	Sep 26 2022 22:43:00	PRA Receivables Management, LLC, PO Box

4982635	+ EDI: JEFFERSONCAP.COM	Sep 26 2022 22:43:00	41021, Norfolk, VA 23541-1021 Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
5212850	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 26 2022 18:35:00	Select Portfolio Servicing, Inc., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
5211710	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 26 2022 18:35:00	Select Portfolio Servicing, Inc., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
5212851	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 26 2022 18:35:00	Select Portfolio Servicing, Inc., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250, Select Portfolio Servicing, Inc., c/o Select Portfolio Servicing, Inc. 84165-0250
4948798	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 26 2022 18:34:00	Specialized Loan Servicing/SLS, Attn: Bankruptcy, Po Box 636005, Littleton, CO 80163-6005
4954096	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 26 2022 18:34:00	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
4970897	EDI: AIS.COM	Sep 26 2022 22:43:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Select Portfolio Servicing, Inc.
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 28, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2022 at the address(es) listed below:

Name	Email Address
Christopher M. McMonagle	on behalf of Creditor Select Portfolio Servicing Inc. cmcmonganle@timoneyknox.com, bkecf@sterneisenberg.com
Gary J Imblum	on behalf of Debtor 1 Frances R. Adams gary.imblum@imblumlaw.com

District/off: 0314-1
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Page 3 of 3
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gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com

Jack N Zaharopoulos (Trustee)

TWeef@pamd13trustee.com

James Warmbrodt

on behalf of Creditor Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates, Series 2007-AMC1, U.S. Bank National Association, as Trustee bkgroup@kmllawgroup.com

Lorraine Gazzara Doyle

on behalf of Creditor Select Portfolio Servicing Inc. ldoyle@milsteadlaw.com, Diane@mvrlaw.com;bankruptcy@friedmanvartolo.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 **Frances R. Adams**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **1:17-bk-03046-HWV**

Social Security number or ITIN xxx-xx-0295

EIN -----

Social Security number or ITIN -----

EIN -----

Order of Discharge**12/18**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Frances R. Adams

By the
court:

9/26/22



Henry W. Van Eck, Chief Bankruptcy
Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.